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## THE INSURANCE OF WORKS OF ART.

The unsatisfactory condition of the insurance of works of art was brought to my attention recently by a subscriber in Newark, N. J., who complained that he could not insure a painting which he desired to place in storage at its full value, but only as personal property at a nominal sum.

This condition may not exist everywhere, although the general state of the matter is thus: the owner of a work of art may arrange for its insurance on a valuation accepted without question by the insurance company, and the company will receive the premiums year after year on that basis; yet if a disaster occurs the *onus probandi* still rests with the insured. The company can dispute payment even if there be no suggestion of wilful fraud.

The annoyance and uncertainty, contingent on this state of affairs, is patent. In England there is a Fine Arts Insurance Company which makes a specialty of policies covering works of art, insuring them against damage by fire, or when in transit. Although no such specific company exists here, I am informed that certain brokers do give policies and make specific agreements, guaranteeing that a valuation once accepted shall not be disputed in case of loss.

A company like this London Fine Arts Insurance Society might, however, find a good field here.



ELENORE PLAISTED ABBOTT.

CHEVEUX D'OR.

The Paint and Clay Club of New Haven, Connecticut, opened an interesting exhibition on April 27th, of paintings, oil and watercolor, sculpture, stained glass, miniatures, engravings and drawings, which will be on view until the 18th of May, at their rooms in the Y. M. C. A. building in New Haven.

To watch the development of an artist is most interesting. To see him "arrive" as a crowning reward for arduous study is gratifying, indeed. Some eight years ago I was attracted to a few color sketches signed R. K. Mygatt, a name which I recognized, having seen at the Columbian Exposition in 1893 a half-dozen etchings with this signature. These color studies seemed crude, although promising. Of late years Robertson K. Mygatt has fulfilled this promise. At last year's Society of American Artists' Exhibition one of the most meritorious landscapes was an "Edge of the Swamp" by this artist, which, being sent to the St. Louis Exposition, received a silver medal. It is a landscape full of bigness of conception, executed with a wealth of resource and a rich vein of fancy. Some canvases seen on a recent visit to his studio have the same feeling of love of nature. "Overlooking the Marshes" and "Beside the Pool" are sincere and with direct impression. The tender green of the young elms and the mellow sky form a color combination which is charming and decorative.

The artist has also given us marines and shorescapes which are full of tonal quality. "The Squall" shows an angry green sea, with a feeling of movement in the heavy sky; "Moonrise in Twilight," a full moon rising above the horizon, the whole scene bathed in the bewitching bluish tone of the hour of "the silver-footed queen."

The work of this artist will soon be sought for in every important American collection.

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The minute execution of a miniature need not produce characterless work. This may be seen in the miniatures which Mathias Sandor has had on exhibition at the Katz Galleries on Columbus Avenue. His is not "small painting" as miniature painting is sometimes called. He has the taste to discard conventionality, and to interest us strongly in essential features, leaving the rest out of sight, so that much is expressed with little. The portraits seen here have refinement and delicate touch.

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A catalogue has been received of the Museum Mesdag of The Hague, Holland, giving a list of the three and a half hundred paintings and as many other art objects, like bronzes, porcelains, rugs, etc., which fill the lower floor of the museum in the Laan van Meerdervoort, The Hague. The collection is the most artistic and instructive gathering of paintings anywhere in existence, and this is not an excessive estimate. The famous marine painter, H. W. Mesdag and his wife, Mrs. Sina Mesdag, herself a famous landscapist, garnered these examples of "*la belle peinture*" with such discrimination and taste as might be expected. It is well known that Mr. Mesdag was one of the first to recognize the importance of the Barbizon painters, and travelers have often remarked that the finest Daubignys, Corots and Millets in existence are found in this Dutch museum. I need but mention "Hagar and Ismaël," Millet's masterpiece, or "Villerille-sur-Mer," by Daubigny, one of his most renowned canvases, or the unusual Corots, or the refined examples of Diaz.

Naturally the Dutch school is amply represented, but with an eclecticism which has excluded everything that could not hold its own among the masterpieces. The examples by Jacob Maris, Joseph Israels, Matthys Maris, Anton Mauve and Bosboom are superb. The catholicity of the Mesdag selection is proved by the introduction of two of the best modern Italian painters in the collection, the work of Antonio Mancini and of Giovanni Segantini. There is little of the anecdotal picture found in the collection; all is the expression of true art sentiment in its highest execution.